Case 23-10682-amc Doc 11 Filed 03/18/23 Entered 03/19/23 00:28:25 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 23-10682-amc Charles H Prem Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: Mar 16, 2023 Form ID: 309I Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2023:

Recip ID		Recipient Name and Address
db	+	Charles H Prem, 1471 E. Wilt Street, Philadelphia, PA 19125-2710
tr	++	SCOTT F WATERMAN CHAPTER 13 TRUSTEE, 2901 ST LAWERENCE AVE, SUITE 100, READING PA 19606-2265 address filed with court:, SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
14763546	+	Aspire Servicing Center, Attn: Bankruptcy, Po Box 659705, West Des Moines, IA 50265-0970
14763553	+	Figure Lending/Figure, Attn: Bankruptcy, P.O. Box 40534, Reno, NV 89504-4534
14763554	+	Greensky, Llc., Attn: Bankruptcy, 5565 Glenridge Connector Ste 800, Atlanta, GA 30342-4796
14763557	+	Police & Fire FCU, Attn: Bankruptcy, 901 Arch St, Philadelphia, PA 19107-2495
14763558	+	Police &fire, 901 Arch Street, Philadelphia, PA 19107-2404

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: brad@sadeklaw.com	Date/Time	Recipient Name and Address
•		Mar 17 2023 01:11:00	BRAD J. SADEK, Sadek and Cooper, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	Email/Text: Info@ReadingCh13.com	Mar 17 2023 01:11:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Mar 17 2023 01:11:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 17 2023 05:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 17 2023 01:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Mar 17 2023 01:11:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14763544	+ Email/PDF: bncnotices@becket-lee.com	Mar 17 2023 01:23:53	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14763545	+ Email/Text: bankrupt@andrewsfcu.org	Mar 17 2023 01:11:00	Andrews FCU, Attn: Bankruptcy, 5711 Allentown Rd, Suitland, MD 20746-4547
14763547	+ EDI: BANKAMER.COM	Mar 17 2023 05:08:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14763548	+ EDI: CAPITALONE.COM	Mar 17 2023 05:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14763552	Email/Text: BKCourtNotices@yourmortgageonline.com	Mar 17 2023 01:11:00	Dovenmuehle Mortgage, Inc., Attn: Bankruptcy, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047

Case 23-10682-amc Doc 11 Filed 03/18/23 Entered 03/19/23 00:28:25 Desc Imaged Certificate of Notice Page 2 of 5

District/off: 0313-2 User: admin Page 2 of 3 Date Rcvd: Mar 16, 2023 Form ID: 309I Total Noticed: 27 14763551 + EDI: DISCOVER.COM Mar 17 2023 05:08:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 14763549 EDI: JPMORGANCHASE Mar 17 2023 05:08:00 Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850 14763550 EDI: JPMORGANCHASE Mar 17 2023 05:08:00 Chase Mortgage, Chase Records Center/Attn: Correspondenc, Mail Code LA4 5555 700 Kansas Ln, Monroe, LA 71203 14763555 Email/Text: bankruptcydpt@mcmcg.com Mar 17 2023 01:11:00 Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 14763559 EDI: PRA.COM Mar 17 2023 05:08:00 Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502 14763556 + Email/PDF: ebnotices@pnmac.com Mar 17 2023 01:12:43 PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387 14763557 Email/Text: bankruptcy1@pffcu.org Police & Fire FCU, Attn: Bankruptcy, 901 Arch Mar 17 2023 01:11:00 St, Philadelphia, PA 19107-2495 14763558 + Email/Text: bankruptcy1@pffcu.org Mar 17 2023 01:11:00 Police &fire, 901 Arch Street, Philadelphia, PA 19107-2404 14763560 Email/Text: mtgbk@shellpointmtg.com Mar 17 2023 01:11:00 Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826 14763561 + Email/Text: bkelectronicnoticecourtmail@computershare.com Mar 17 2023 01:11:00 Specialized Loan Servicing LLC, Attn: Bankruptcy, P.O. Box 630147, Littleton, CO 80163-0147 14763562 + EDI: RMSC.COM Mar 17 2023 05:08:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 14763563 + EDI: RMSC.COM Mar 17 2023 05:08:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 14763564 Email/Text: bankruptcies@uplift.com Mar 17 2023 01:11:00 Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2023	Signature:	/s/Gustava Winters
	_	

Case 23-10682-amc Doc 11 Filed 03/18/23 Entered 03/19/23 00:28:25 Desc Imaged Certificate of Notice Page 3 of 5

District/off: 0313-2 User: admin Page 3 of 3
Date Rcvd: Mar 16, 2023 Form ID: 309I Total Noticed: 27

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2023 at the address(es) listed below:

Name Email Address

BRAD J. SADEK

on behalf of Debtor Charles H Prem brad@sadeklaw.com

bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Case 23-10682-amc Doc 11 Filed 03/18/23 Entered 03/19/23 00:28:25 Desc Imaged Certificate of Notice Page 4 of 5

Information to identify the case:					
Debtor 1:	Charles H Prem	Social Security number or ITIN: XXX	-xx-8891		
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:			
United States Bankruptcy Court: Eastern District of Pennsylvania		Date case filed for chapter:	13	3/9/23	
Case number:	23-10682-amc				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Charles H Prem	
2.	All other names used in the last 8 years		
3.	Address	1471 E. Wilt Street Philadelphia, PA 19125	
		BRAD J. SADEK	Contact phone 215–545–0008
4.	Debtor's attorney Name and address	Sadek and Cooper 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Email: brad@sadeklaw.com
5.	Bankruptcy trustee	SCOTT F. WATERMAN [Chapter 13]	Contact phone (610) 779-1313
	Name and address	Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Email: ECFMail@ReadingCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in	900 Market Street Suite 400	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M; Reading Office 9:00 A.M. to 4:00 P.M.
	this case at this office or online at https://pacer.uscourts.gov .	Philadelphia, PA 19107	Contact phone (215)408–2800
			Date: 3/16/23

For more information, see page 2

Debtor Charles H Prem Case number 23–10682–amc

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 28, 2023 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.		
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following	Deadline to file a complaint to challenge dischargeability of certain debts: You must file:	Filing deadline: 6/27/23		
deadlines.	 a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or 	a discharge		
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/18/23		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 9/5/23		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourfs.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the descured creditors retain rights in their collateral regardless of whet claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrend right to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of t, with consequences a lawyer can explain. For		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has filed a plan.This plan proposes payment to the trustee of \$995.00 The hearing on confirmation will be held on: 6/7/23 at 10:00 AM, Location: Courtroom #4, 900 Market Street, F			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if reference the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully esto creditors, even if the case is converted to chapter 7. Debtors musyou may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If		

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I